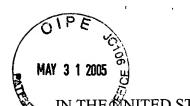
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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. **Application Number** 09/399,192 Filing Date Sept. 17, 1992 First Named Inventor Wankmueller, et al. Art Unit 3621 MAY 3 1 2005 **Examiner Name** Firmin Backer to be used for all corr**es**pondence after initial filing) Attorney Docket Number 070457.0747 Tetal Number of Pages in This Submission **ENCLOSURES** (Check all that apply) After Allowance Communication to TC Fee Transmittal Form Drawing(s) Appeal Communication to Board Licensing-related Papers Fee Attached of Appeals and Interferences Appeal Communication to TC ✓ Petition (Appeal Notice, Brief, Reply Brief) Amendment/Reply Petition to Convert to a **Proprietary Information** After Final Provisional Application Power of Attorney, Revocation Status Letter Affidavits/declaration(s) Change of Correspondence Address Other Enclosure(s) (please Identify Terminal Disclaimer Extension of Time Request below): Request for Refund **Express Abandonment Request** CD, Number of CD(s) Information Disclosure Statement Landscape Table on CD Certified Copy of Priority Remarks Document(s) Reply to Missing Parts/ Incomplete Application Reply to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm Name Customer No. 21003 Baker Botts LLP Signature Printed name Robert L. Maier Date Reg. No. 05/26/2005 54.291 CERTIFICATE OF TRANSMISSION/MAILING I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below: Signature Date 05/26/2005 Robert L. Maier Typed or printed name

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NITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Wankmueller et al.

09/399,192 Serial No.:

Examiner: Backer, Firmin

Filed:

September 17, 1999

Group Art Unit: 3621

For

APPARATUS AND METHOD FOR GENERATING AN ELECTRONIC-

COMMERCE PERSONAL IDENTIFICATION NUMBER

CRYPTOGRAPHICALLY RELATED TO AN ATM PERSONAL

IDENTIFICATION NUMBER

RESPONSE

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Alexandria, VA 22313-1450

Sir:

Applicants respectfully submit the following remarks in response to the Office Action mailed on March 4, 2005.

A complete listing of the claims, provided for the Examiner's convenience, begins at page 2. Remarks begin at page 12.